

More money in your pocket



How to claim the right
benefits in later life

Information written with you in mind.

This information guide has been produced with the help of older people, carers and expert peer reviewers.

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Email your story to **stories@ageuk.org.uk**.

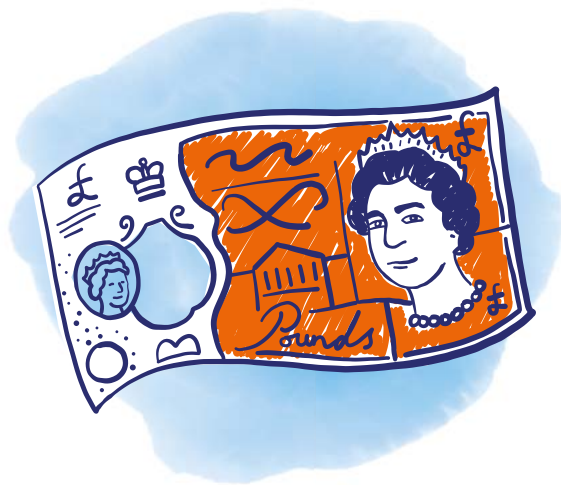
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What this guide is about

Every year, up to £3.5 billion of state benefits goes unclaimed by older people in the UK. Some are reluctant to claim, some are put off by the claims process – and others simply don't know that they qualify for extra support.

This guide explains the different benefits that are out there and how to claim what you're entitled to.



All figures referred to in this guide apply from April 2022 to March 2023.



This guide is applicable in England.

Age Cymru and Age NI produce their own versions of this guide. Contact them for more information (see page 37).

“I used to really worry about my finances but now I feel so much happier.”

John, 78



If you're 60 or over, you might be entitled to money you weren't before. If so, it can help cover your housing and care costs – or give you a bit more freedom to do the things you enjoy.

However you use the money you're entitled to, it's yours. Claiming it won't take away from anything anyone else gets.

It can be tricky to know where to start. But this guide can help you make sure you're not missing out.

You don't need to read the whole guide if you don't want to. You might prefer to turn straight to the sections that are most relevant to you.

Next steps

It's a good idea to find out the number for your local council. They'll be able to provide a lot of the support and information mentioned in this guide.

My local council phone number is:

What you can claim

Don't think you're entitled to any benefits? You might be pleasantly surprised.

Even if you have your own home or savings, or if you're already claiming certain benefits, you might still qualify for extra support. Why not check and see?

Age UK's online benefits calculator is free and confidential – and it only takes about 10 minutes to complete. It can help you find out what you're entitled to and how to claim it.

You'll just need to know:

- the income you currently receive from any benefits, work, pensions or other sources
- your rent or housing costs and your Council Tax band
- how much you have in savings.

Visit **www.ageuk.org.uk/benefits-check** to get started.

Alternatively, if you're not comfortable using the internet, your local Age UK can help you find out what you could be claiming.

To find your local Age UK, visit **www.ageuk.org.uk** or call Age UK Advice on **0800 169 65 65**.

Myth-buster



Myth: *"My income's too high to make a claim."*



Reality: The income and savings limit on some benefits may be higher than you think. Others, such as Attendance Allowance, don't consider your income at all.

“My local Age UK did my benefits check for me.”

Vanita, 71



How Age UK can help you

There are lots of different benefits available – and you might qualify for more than one. If you’d like to talk to an adviser about what you’re entitled to and how to claim it, just get in touch with your local Age UK.

They can:

- explain each benefit and help you work out what you might be entitled to (it could be a combination of benefits – or even a backdated payment)
- help you fill in the forms to make your claims
- offer general advice about your financial situation.

If you’re worried about money or paying your bills, it’s a good idea to get in touch sooner rather than later – before any worries turn into sleepless nights.

Good to know



If you’re struggling with debt, our guide **Getting help with debt** has information about how to get help. Whatever your situation, it’s never too early or late to seek support.



Benefits at a glance

Here's a brief summary of the different benefits you might be able to claim, how much you could get, and where to turn in this guide for more information.

They fall into three categories: your pension, your home and your wellbeing.

Your pension

State Pension (see pages 10-13)

How much? Up to £185.15 per week depending on the National Insurance contributions you've made.

Pension Credit – Guarantee Credit (see pages 14-16)

How much? Tops up your income to at least £182.60 per week if you're single or £278.70 if you're a couple.

Pension Credit – Savings Credit (see pages 14-16)

How much? Up to £14.48 extra per week for single people or £16.20 per week for couples.

Your home

Council Tax Support (see pages 17-19)

How much? It varies, but it might cover your Council Tax in full.

Housing Benefit (see pages 20-21)

How much? It varies, but it might cover your rent in full.

Winter Fuel Payment (see page 22)

How much? Normally £200 if you're under 80 and £300 if you're 80 or over, paid once annually.

Cold Weather Payment (see page 23)

How much? £25 per week when the weather is very cold.

Warm Home Discount (see page 23)

How much? A one-off discount on your energy bill from your supplier.

Your wellbeing

Attendance Allowance (see pages 24-28)

How much? £61.85 per week if you need help during the day or night. £92.40 if you need help during the day and night.

Carer's Allowance (see page 29)

How much? £69.70 per week if you care for someone.

Help with health costs (see pages 30-31)

How much? It varies – but it can help you cover dental treatment, hospital travel and other costs.

Help with urgent or one-off expenses (see pages 32-33)

How much? There's a range of help available, depending on your circumstances.



Your pension

You might already have a private or workplace pension – but most people are also entitled to a State Pension when they reach a certain age.

Your State Pension

The State Pension is a regular payment from the government that you can claim once you reach State Pension age. The amount you receive is based on the National Insurance (NI) contributions you've made.

There are two systems for the State Pension and what you can get depends on when you were born.

Good to know



If you're not yet eligible for a pension, see pages 34-35 for more information on working-age benefits, such as Personal Independence Payment or Universal Credit.

On 6 April 2016, the State Pension changed. There are now two systems:

- The new State Pension applies to you if you reached (or will reach) State Pension age on or after 6 April 2016.
- The basic State Pension applies to you if you reached State Pension age before 6 April 2016.

There's more information on these two systems on the following pages.

How do I claim it?

You don't receive your pension automatically – you need to claim it.

You should receive a letter telling you what to do next from the Pension Service around four months before you reach State Pension age (66 years old for both men and women). If you still haven't received it with two months to go, contact the Pension Service (see contact details below and on page 39).

You don't have to claim your State Pension straight away. You can postpone claiming it – which is known as 'deferring' – and then possibly get a higher pension when you do claim. There are some benefits that might be affected if you defer, so call Age UK Advice on **0800 169 65 65** to for help with choosing the best option for you.

Next steps

Call the Pension Service's claim line on **0800 731 7898** (textphone **0800 731 7339**) to claim your State Pension.

The new State Pension

Under the new system, the maximum amount you can receive is **£185.15** a week. This is for people with at least 35 years of National Insurance (NI) contributions or credits.

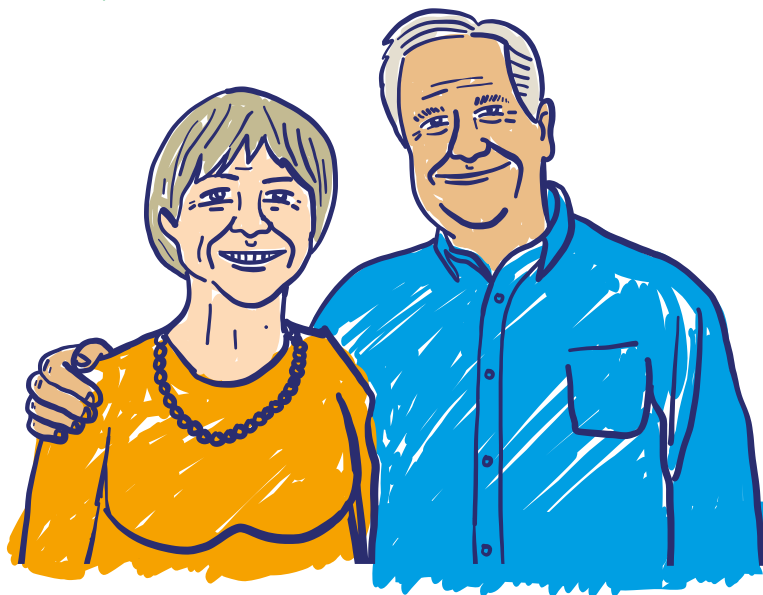
You'll receive less if you have fewer NI contributions or credits – for example, if you contracted out of the Additional State Pension scheme.

How much will I get?

To qualify for a State Pension, you need a minimum of 10 years of NI contributions or credits. The amount you receive depends on how many years of contributions you have.

“The extra money I’m getting means I can now afford a taxi to visit my brother. We’re spending lots more time together, it’s lovely.”

Maureen, 74



The basic State Pension

The full basic State Pension under the old system is **£141.85** a week for people with at least 30 years of NI contributions. You may also get additional amounts, which are usually based on the amount you earned (and therefore the amount you paid through NI contributions).

How much will I get?

You'll get the full amount if you've made NI contributions for 30 years or more. If you haven't, you'll get 1/30th of the full amount for each year you contributed.

You can pay voluntary contributions to cover any gaps while you weren't working or getting tax credits – but, before you do, check these will actually add to your pension. Under the old system, you may be able to 'top up' your State Pension using your spouse or civil partner's contributions if they're of State Pension age.

Next steps



See our guide **State Pension** for more information.

- For more information on the new State Pension system, visit **www.gov.uk/new-state-pension**.
- For more information on the basic (pre-2016) State Pension system, visit **www.gov.uk/state-pension**.

Help with your weekly income:

Pension Credit

Pension Credit is an income-related benefit to give you some extra money in retirement.

How much could I get?

If you're on a low income or struggling to make ends meet, claiming Pension Credit could help. It comes in two parts and you could be eligible for one or both parts:

Guarantee Credit tops up your weekly income to a guaranteed minimum level of:

- **£182.60** if you're single
- **£278.70** if you're a couple.

These amounts can be higher if you have a disability, you're a carer, or you're a homeowner with service charges to pay.

Savings Credit is extra money you receive if you saved towards your retirement, or your income is higher than the basic State Pension. You could get up to:

- **£14.48** extra per week if you're single
- **£16.20** extra per week if you're a couple.

Good to know

Some benefits, such as Attendance Allowance, aren't counted as part of your income when your eligibility for Pension Credit is being checked. Our factsheet **Pension Credit** has more information.

“I had no idea I could even claim Pension Credit, but claiming meant I paid less for my glasses.”

Henry, 80



Can I claim it?

Guarantee Credit

To claim Guarantee Credit, you need to have reached State Pension age, and your current weekly income needs to be below £182.60 (if you're single) or £278.70 (if you're a couple).

If you live with a partner, only one of you can claim Pension Credit – you'll be assessed as a couple. To qualify, you and your partner both need to have reached State Pension age.

There's no savings limit for Pension Credit, but if you have more than £10,000 it affects the amount you receive.

Savings Credit

You're only eligible for Savings Credit if you reached State Pension age before 6 April 2016. If you're a couple and only one of you reached State Pension age before this date, you can only receive Savings Credit if you're already claiming it.

You may still get some Savings Credit even if you have a higher weekly income.

How could it help me?

Receiving Pension Credit doesn't just mean some extra money in your pocket – it means you qualify for further benefits:

- You'll get help paying your Council Tax (it might even mean you pay no Council Tax, unless other people live with you).
- You might get help with housing costs (see page 20-21).
- You could get a Cold Weather Payment (see page 23).
- You'll get help with health costs (see page 30-31).

If you're a carer, you might get an extra amount known as a Carer's Addition. This is worth up to **£38.85** a week. Our guide **Carer's Allowance** has more information about this.

There's nothing to lose by applying for Pension Credit – and potentially a lot to gain. If you've been turned down before, it's still worth making a new claim every year. Benefits rates change, as can your finances.

How do I claim?

You can claim Pension Credit by calling the Pension Service on **0800 99 1234**. You'll need certain bits of information, such as:

- your National Insurance (NI) number
- your bank account, income, savings and investments details.

If you've already claimed your State Pension and there are no children or young people you need to include, you can also apply online at **www.gov.uk/pension-credit/how-to-claim**.

Next steps



See our guide **Pension Credit** for more information.

Your home

There's financial support available to help you live safely and comfortably in your own home.

Help with your Council Tax

Council Tax is a property-based tax paid to local councils. Depending on your situation, you might be entitled to a discount – or even an exemption.

Each local council runs its own Council Tax Support scheme (sometimes called Council Tax Reduction), so you'll need to contact yours to find out what help they offer and whether you qualify.



Can I claim it?

What you can claim depends on a number of things, including:

- your age
- your income
- your savings
- any other benefits you receive
- who you live with
- how much Council Tax you pay.

What could I get?

You might be entitled to a discount or even an exemption from your Council Tax if:

- you receive Guarantee Credit (see page 14) – this could even mean you have your Council Tax paid in full
- you don't get Guarantee Credit but you have a low income and less than £16,000 in savings (if you're under State Pension age, this threshold might be lower, depending on your local council's rules)
- you receive carer's or disability benefit
- your property is empty – for example, if you've gone into hospital or you've moved to a care home
- you live alone – you can get 25% off your Council Tax bill, regardless of your financial circumstances
- you live with someone with dementia – you could get 25% off your Council Tax bill
- family members live in an annexe of your main home.

“I don’t pay a penny in Council Tax after Age UK helped me with my benefits check.”

Hilary, 80



How do I claim?

Talk to your local council to find out if you’re eligible for help with your Council Tax bill. Make sure you ask them:

- if they offer any other help – for example, if you share your home with someone who is not jointly liable to pay Council Tax, if you’re a carer, or if you’re disabled and your home is adapted to support your needs
- whether they operate a Hardship Fund (sometimes called an Exceptional Hardship Fund) to help you pay your Council Tax.



Use our free and simple online benefits calculator at **www.ageuk.org.uk/benefits-check** to find out whether you’re entitled to Council Tax Support. Alternatively, contact your local Age UK.

Next steps



See our guide **Council Tax Support** for more information.

Help with your housing costs

There's a range of support available that could help you with your housing costs: Housing Benefit, Discretionary Housing Payment and Support for Mortgage Interest.

Housing Benefit

This helps people on a low income cover their rent.

Can I claim it?

You could get Housing Benefit if:

- you pay rent
- you're over State Pension age
- you're on a low income or claiming benefits
- you have less than £16,000 in savings.

What could I get?

What help you receive depends on:

- your income
- your savings
- who you live with
- how much rent you pay
- the number of rooms in your home
- whether you qualify for some other support, such as carer's or disability benefit, or Pension Credit (see page 14).

Discretionary Housing Payment

If you get Housing Benefit or Universal Credit but you still find it difficult to pay your rent, you can apply for a Discretionary Housing Payment from your local council. Contact the council to ask for a claim form.

Support for Mortgage Interest

If you own your own home, you can't claim Housing Benefit. However, you might be eligible for a Support for Mortgage Interest loan. You can find more information about this online at www.gov.uk/support-for-mortgage-interest.

How do I claim?

If you've reached State Pension age, you can make claims for Housing Benefit and Pension Credit at the same time. If you've not yet reached State Pension age, contact your local council instead.

If you've not yet reached State Pension age and you want help with your rent, you'll probably need to claim Universal Credit (see page 35), which has a housing costs element.

The council should guide you through the steps you need to take to make a claim. And you can talk to your local Age UK to see how they can help you, too.



Use our free and simple online benefits calculator at www.ageuk.org.uk/benefits-check to find out whether you're entitled to Housing Benefit. Alternatively, contact your local Age UK.

Next steps



See our factsheet **Housing Benefit** for more information.

Help with your heating costs

Heating your home properly can help protect you against illnesses – from colds to more serious complications like heart attacks or strokes.

But high fuel costs can make heating your home a challenge. The good news is that if you were born on or before 25 September 1956 or you receive certain benefits, you can get extra money to help you stay warm in winter.

Winter Fuel Payment

This is an annual payment for households that include someone born on or before 25 September 1956. You could get between £100 and £300 to help cover your heating bills, depending on your age and whether other people in your household also qualify.

Can I claim it?

Most people born on or before 25 September 1956 will qualify for the payment in 2022/23.

How do I claim?

You usually get a Winter Fuel Payment automatically if you get a State Pension or Pension Credit. You'll receive a letter with the amount and the approximate payment date.

If you don't receive a State Pension or Pension Credit but you might be eligible, contact the Winter Fuel Payment Centre on **0800 731 0160** or download a claim form online at **www.gov.uk/winter-fuel-payment/how-to-claim**.

You'll need your NI number and your bank or building society details to hand. You only have to claim once. After that, you should get the payment automatically each year, unless your circumstances change.

Cold Weather Payment

If the average temperature in your area has been, or is expected to be, 0°C (32°F) or below for 7 days in a row between November and March, you might get a payment of £25 a week.

Can I claim it?

You should automatically receive a Cold Weather Payment if you're eligible. You're eligible if you get Pension Credit (see page 14) or certain other benefits. Contact the Pension Service (page 39) if you haven't received a Cold Weather Payment and think you should have.

Warm Home Discount

If you receive Pension Credit or you're on a low income, you might also be entitled to a reduction on your heating bill through the Warm Home Discount scheme. This is a one-off discount on your electricity bill provided by your energy supplier – usually between October and March. However, you might be able to get the discount on your gas bill instead – so contact your supplier to find out.

If you think you might qualify for a Warm Home Discount, check with your energy supplier or call Age UK Advice on **0800 169 65 65**. You can also find out more online at www.gov.uk/the-warm-home-discount-scheme.

Next steps



Our guide **Winter wrapped up** has lots of tips on how to keep warm when it's cold. Our guide **Save energy, pay less** has information about saving money on your energy bills, too.



Your wellbeing

A little extra money can go a long way in looking after yourself and staying independent – so it's important to claim everything you can.

Help with your care needs: Attendance Allowance

Attendance Allowance (AA) is a benefit for older people who need extra help to stay independent at home due to an illness or disability. There are two weekly rates:

- **£61.85 (lower rate)** if you need help during the day **or** night
- **£92.40 (higher rate)** if you need help during the day **and** night

These rates don't depend on your income or savings, or any other benefits you may be receiving – they only depend on the help you need.

You don't have to actually be receiving any help to claim AA, and it doesn't have to be spent on a carer – you can use it in any way you like. If you're entitled to AA, you might also be paid extra money with Pension Credit and Housing Benefit.

“The extra money has helped me get my independence back. I feel like myself again.”

Kate, 67



Can I claim it?

You can claim AA if the following all apply to you:

- You're over State Pension age (if you're under State Pension age then you may be able to claim Personal Independence Payment instead – see page 34 for more information).
- You have any type of disability, illness or long-term health condition (including sight or hearing impairments).
- You would benefit from help with things like dressing and washing or from supervision to keep you safe.
- You've needed help for at least six months (unless you're terminally ill, in which case you can claim straight away).

If you're already claiming Disability Living Allowance or Personal Independence Payment, you'll continue to receive these payments after you reach State Pension age. If you've been asked to claim AA instead, get in touch with your local Age UK for advice.

Next steps



You can get a claim form by calling the AA helpline on **0800 731 0122** (textphone **0800 731 0317**). Alternatively, you can download a form at **www.gov.uk/attendance-allowance**.

Tips on applying for Attendance Allowance

Most decisions about AA claims are based solely on what you write in the claim form – so don't downplay your needs. Give details about all the things you can't do or have trouble with because of your condition.

Here are some other tips for filling in the form:

- If you have good and bad days, give details of one of the bad days and explain how often they happen. It can help to keep a diary for a few days to make sure you're covering everything.
- Give plenty of information in your own words about your personal circumstances – and don't worry if you feel you're repeating yourself.
- List the things you struggle to do without help, even if you've developed your own ways to cope. Say if an activity takes you much longer than it would take somebody without a disability or illness, or if it's difficult for you to do safely. If you need reminding or encouraging to do things, mention this too.
- Explain how often you need help. To qualify for the lower rate of AA, you have to show you need help 'frequently' during the day or at night.
- Describe any accidents, falls or times you've hurt yourself.
- Attach any supporting information like doctor's letters, prescription lists or your care plan.
- If there's a charity that supports people with your condition or disability, check to see if they have any specific advice on what to include on the claim form.

Common care needs to consider

When explaining your care needs, think about whether you need help with:

- communicating
- washing, bathing or looking after your appearance
- going to the toilet
- getting dressed or undressed
- eating and drinking
- taking medication or monitoring a medical condition
- getting around safely.

It might be that you could do with having someone around to keep an eye out in case of an accident, or to remind you to do things like turn off the gas or lock the front door.

Bear in mind that decisions about AA claims don't usually take into account problems you might have with housework, shopping and gardening – so while you might include them in your application, you shouldn't focus on them.

Next steps



See our guide **Attendance Allowance** for more detailed suggestions of care needs to consider when making an application. Call Age UK Advice on **0800 169 65 65** or ask your local Age UK to see if they can help you increase your chances of claiming successfully.

“My application was turned down, but Age UK helped me appeal the decision and now I can afford help around the house. It’s been a godsend.”

Mira, 77





What if my application for Attendance Allowance is turned down?

If your AA application is turned down, you could consider questioning the decision. It’s worth checking through the common care needs on the previous page, too – did you miss anything out?

Get in touch with your local Age UK for advice about whether you should challenge the decision. Also, remember that your needs may change. Even if you’re not eligible for AA right now, you might be able to claim successfully in the future.

Myth-buster

-  **Myth:** *“I can’t claim AA because I don’t have a carer.”*
-  **Reality:** AA is based on the support you need, not any support you actually receive.

Help for carers: Carer's Allowance

Carer's Allowance is the main welfare benefit available to help carers. It's worth **£69.70** a week. If you look after someone with a disability or health problem, you may be able to claim it.

Can I claim it?

You could qualify for Carer's Allowance if:

- you spend at least 35 hours a week caring for someone – whether or not you live with them
- the person you look after receives Attendance Allowance, the Disability Living Allowance care component (at the higher or middle rate), the Personal Independence Payment daily living component (at either rate), Armed Forces Independence Payment or Constant Attendance Allowance
- you're not in full-time education or earning more than £132 a week (after tax and expenses).

If your State Pension is more than £69.70 a week, you won't be paid Carer's Allowance. But making a claim anyway could increase other means-tested benefits you get – though it's worth being aware that it could reduce certain benefits the person you're looking after receives, too.

Next steps



See our guides **Carer's Allowance**, **Advice for carers** and **Caring for someone with dementia** for more information. Contact your local Age UK for further help and advice.

Call the Carer's Allowance Unit on **0800 731 0297** (textphone **0800 731 0317**) to get a claim form – or claim online at **www.gov.uk/carers-allowance/how-to-claim**.

Help with health costs

In England, everyone aged 60 or over is eligible for free NHS prescriptions and free NHS sight tests.

If you receive the Guarantee Credit part of Pension Credit (see page 14), you automatically qualify for help towards additional NHS health costs, including:

- free NHS dental treatment, NHS wigs and fabric supports
- help with travel costs to receive NHS treatment if you're referred by a doctor or dentist or you need to see a consultant
- a voucher towards the cost of glasses or contact lenses.

NHS Low Income Scheme

If you don't get the Guarantee Credit part of Pension Credit but you have a low income and less than £16,000 in savings (either on your own or jointly as a couple), you might be able to get help through the NHS Low Income Scheme. You might also be eligible for this scheme if you live permanently in a care home and have savings of less than £23,250.

Next steps



Call NHS Help with Health Costs on **0300 330 1343** or visit **www.nhs.uk/using-the-nhs/help-with-health-costs** to find out more.



If you receive the Guarantee Credit part of Pension Credit, you're automatically entitled to help with NHS health costs.

If you don't receive Guarantee Credit but you meet the other criteria, you'll need to fill in a claim form. Call the NHS Help with Health Costs helpline (page 39) for a form or pick one up from a dentist, optician or NHS hospital.

Even if you're over 60, you might have to show proof of age for free dental treatment and prescriptions.

“Now I get Guarantee Credit I get free dental treatment too.”

Jim, 68



Help with urgent or one-off expenses

If you're faced with a cost you can't cover from your income, or you find yourself without any money at all, you may be able to get the following types of help:

- A Budgeting Loan of between £100 and £464 might be available to you if you receive Pension Credit and you need to pay for an essential item. You'll need to repay it out of your weekly benefits.
- A Short-Term Advance can help to tide you over between claiming a benefit and receiving it. You'll usually need to repay it over a set period out of your benefits.
- You might be able to get assistance from your local council if you're affected by an emergency or disaster (such as a flood or fire damage) or if you have other essential expenses to cover (such as furniture, fuel connection, removal costs or urgent travel costs). This assistance doesn't necessarily have to be financial – it might include goods, services or vouchers instead.
- Funeral Expenses Payments can help you cover the cost of a funeral – such as burial or cremation and the funeral director's fees. To find out more, see our guide **When someone dies** and our factsheet **Planning for a funeral**.



Can I claim it?

To qualify for any of this help, you usually need to be receiving certain benefits, such as Pension Credit (see page 14) or Housing Benefit (see page 20). To be eligible for a Short-Term Advance, you have to show that you're in financial need.

If you have savings of over £2,000, that will affect your eligibility for Budgeting Loans. Your savings are also likely to be taken into account if you apply for help from your local council. There are no savings limits for Funeral Expenses Payments.

How do I claim?

To apply for Budgeting Loans, Short-Term Advances or Funeral Expenses Payments, get in touch with your local Jobcentre Plus office (below and page 39). Contact your local council or check its website to find out what other support is available.

Next steps



See our factsheet **Social Fund, Advances of Benefit and Local Welfare Provision** for more information. Contact your local Age UK if you need any further help and advice.

Call Jobcentre Plus on **0800 055 6688** (textphone **0800 023 4888**) to apply for Budgeting Loans, Short-Term Advances or Funeral Expenses Payments.

Working-age benefits

If you're under State Pension age, there are other benefits you could be eligible for.

Personal Independence Payment

Personal Independence Payment (PIP) is a benefit for people under State Pension age who need help with daily activities or getting around due to a long-term illness or disability.

It isn't based on your National Insurance contributions and isn't means-tested, so your income or savings don't matter.

PIP is made up of two parts: a daily living component and a mobility component. Whether you get one or both of these depends on how much help you need.

Daily living component

You can get the daily living component if you need help with day-to-day tasks such as preparing food, dressing and undressing or managing your medicines. There's a standard and enhanced rate – what you receive will depend on your needs:

- **£61.85** for the standard rate
- **£92.40** for the enhanced rate

Mobility component

You can get the mobility component if you need help getting from A to B. Again, there's a standard and enhanced rate and what you receive will depend on your needs:

- **£24.45** for the standard rate
- **£64.50** for the enhanced rate



Universal Credit

Universal Credit is a means-tested benefit that has replaced other means-tested benefits paid to people under State Pension age. Eligibility is based on several things – such as the hours you work, what you earn, and how much you have in savings. See our **Universal Credit** guide for more information.

If you're a mixed-aged couple (meaning only one of you is over State Pension age), you normally have to claim Universal Credit until you've both reached State Pension age, at which time you can claim Pension Credit. Mixed-aged couples already claiming Pension Credit can stay on it as long as they remain eligible.

Good to know



If a benefit is means-tested, the amount you receive depends on your income and other personal circumstances.

Changes to benefits

You may have heard that some welfare benefits have been changing in the last few years.

If you're over State Pension age, it's unlikely that these changes will affect you. But they could if your partner or spouse is under the State Pension age.

Benefit cap

This is a limit on the amount you can receive in benefits if you're under State Pension age (66 years old for both men and women). This means that if the total amount of certain benefits you receive is above the benefit cap limit, your Housing Benefit or Universal Credit may be reduced.

Someone from the Department of Work and Pensions (DWP) or your local council will get in touch if the benefit cap affects you. This will depend on where you live, and whether you live alone or as a couple.

Certain people under State Pension age are exempt from the benefit cap – for example, if they receive a disability benefit, or anyone they live with does. Visit www.gov.uk/benefit-cap to find out more.

Next steps



Visit www.ageuk.org.uk/benefits for more information about benefits for people under State Pension age, including Universal Credit.

You can also read our guide **Universal Credit** to find out more.

Useful organisations

Age UK

We provide advice and information for people in later life through our Age UK Advice line, publications and website.

Age UK Advice: 0800 169 65 65

Lines are open seven days a week from 8am to 7pm.

www.ageuk.org.uk

In Wales, contact Age Cymru Advice: **0300 303 44 98**

www.agecymru.org.uk

In Northern Ireland, contact Age NI: **0808 808 7575**

www.ageni.org

In Scotland, contact Age Scotland: **0800 124 4222**

www.agescotland.org.uk

Attendance Allowance helpline

Call the helpline to get a claim pack for AA.

Tel: **0800 731 0122**

Textphone: **0800 731 0317**

www.gov.uk/attendance-allowance

Carer's Allowance Unit

Provides information about Carer's Allowance, including eligibility and how to make a claim.

Tel: **0800 731 0297**

Textphone: **0800 731 0317**

www.gov.uk/carers-allowance-unit

Carers UK

Charity providing information and support for carers, including information about benefits for carers.

Tel: **0808 808 7777**

www.carersuk.org

Citizens Advice

National network of centres offering free, confidential and independent advice.

Adviceline: **0800 144 8848**

www.citizensadvice.org.uk

Disability Service Centre

For information about any claim you've already made for Disability Living Allowance.

If you were born on or before 8 April 1948:

Tel: **0800 731 0122**

Textphone: **0800 731 0317**

If you were born after 8 April 1948:

Tel: **0800 121 4600**

Textphone: **0800 121 4523**

www.gov.uk/disability-benefits-helpline

GOV.UK

Government website providing information on public services such as benefits, jobs, pensions and health services.

www.gov.uk

Jobcentre Plus

For information on services such as benefits, loans and grants, and help with finding a job.

Tel: **0800 055 6688**

Textphone: **0800 023 4888**

www.gov.uk/contact-jobcentre-plus

NHS Help with Health Costs

For information about getting help with health costs.

Tel: **0300 330 1343**

www.nhs.uk/using-the-nhs/help-with-health-costs

Pension Service

For more information about State Pension and Pension Credit.

State Pension claim line: **0800 731 7898**

Textphone: **0800 731 7339**

www.gov.uk/contact-pension-service

Pension Credit claim line: **0800 99 1234**

Textphone: **0800 169 0133**

www.gov.uk/pension-credit/how-to-claim

Winter Fuel Payment Centre

For information and application forms to claim the payment.

Tel: **0800 731 0160**

Textphone: **0800 731 0176**

www.gov.uk/winter-fuel-payment

What should I do now?

You may want to read some of our relevant information guides and factsheets, such as:

- **Attendance Allowance**
- **Pension Credit**
- **Universal Credit**

You can order any of our guides or factsheets by giving our Advice Line a ring for free on **0800 169 65 65** (8am-7pm, 365 days a year).

Our friendly advisers are there to help answer any questions.

All of our publications are available in large print and audio formats.

There's plenty of really useful information on our website, too. Visit **www.ageuk.org.uk/moneymatters** to get started.



0800 169 65 65
www.ageuk.org.uk

If contact details for your local Age UK are not in the below box, call Age UK Advice free on **0800 169 65 65**.



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